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Docket: ACF06-GN001

DECLARATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; that

I verily believe I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named below) of the invention entitled:

METHOD FOR PROMOTING A MORTGAGE LENDING SERVICE

described and claimed

X in the attached specification;
in the specification filed October 12, 2001, as U.S. Application Serial No. 09/976,947.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims as filed and as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

Send Correspondence To:

David A. Mancino
Taft, Stettinius & Hollister LLP
425 Walnut Street
Suite 1800
Cincinnati, OH 45202-3957

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Direct Telephone Calls To:

David A. Mancino
(513) 357-9331

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under §1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of sole or first Inventor - Christopher V. Arnold

Inventor's Signature Christopher V. Arnold

Date: 11/28/01

Residence: Cincinnati, Ohio

Citizenship: USA

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Full name of second Inventor - Wendell T. Cassidy Wendell T. Cassidy

Inventor's Signature Wendell T. Cassidy

Date: 11/28/01

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Citizenship: USA

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Full name of third Inventor - Gregory C. Fail

Inventor's Signature Gregory C. Fail

Date: 11/28/01

Residence: Middletown, Ohio

Citizenship: USA

Post Office Address: c/o ACF Mortgage
1081 North University Blvd., Suite C
Middletown, Ohio 45042

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#3
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Applicant : Arnold et al.
Serial No. : 09/976,947
Filed : October 12, 2001
Title : METHOD FOR PROMOTING A MORTGAGE LENDING SERVICE
Docket No. : ACF06-GN001
Art Unit : 2164

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Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

POWER OF ATTORNEY

All right, title, and interest in the above-identified patent application has been assigned to Adternity, Inc. from the inventors, Christopher V. Arnold, Wendell T. Caffidy and Gregory C. Fail, by Assignment.

The undersigned, as Managing Member of ACF Mortgage LLC, has reviewed the evidentiary documents for the above-identified patent application and hereby certifies that to the best of his/her knowledge and belief, all right, title, and interest in and to the above-identified application is in ACF Mortgage LLC, the party seeking to take this action.

On behalf of Assignee and owner of the above-identified U.S. patent application, by assignment, ACF Mortgage LLC hereby appoints:

David A. Mancino Reg. No. 39,289
Tracey A. Chriske Reg. No. 40,558
Ryan Willis Reg. No. 48,787



as its attorneys with full power of substitution and revocation, to transact all business in the U.S. Patent and Trademark Office connected therewith. Please address all correspondence and telephone calls to:

David A. Mancino, Esq.
Taft, Stettinius & Hollister LLP
425 Walnut Street; Suite 1800
Cincinnati, Ohio 45202-3957
(513) 357-9331

I, Gregory C. Fail, declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that the statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

ACF Mortgage LLC

Date: 11/30/11

By: Gregory C. Fail
Title: Managing Member